

A. Amendments to the Specification

Please replace the last paragraph on page 9 that carries over to the top of page 10 with the following:

Thus, the system provides the user advice on a large number of stocks, which she
5 can apply in managing her portfolio and in evaluating her list of potential purchases.
Stocks highly recommended by analysts generally outperform the market over the long
term. Similarly stocks that are unfavorably recommended by analysts generally under
perform the market over the long term. Brad Barber, Reuven Lehavy, Maureen McNichols,
and Brett Trueman, in “Can Investors Profit from the Prophets? Security Analyst
10 Recommendations and Stock Returns”,
~~http://www.gsm.ucdavis.edu/~bmbarber/Prophets_9-99.pdf~~ incorporated herein by
~~reference in its entirety~~, indicate that strategies of purchasing the stocks with the most
favorable consensus (combined) recommendations or selling short the stocks with the least
favorable recommendations produced an annual abnormal gross return of more than about
15 four percent. An embodiment of a system according to the invention presents valuable
advice to an individual investor who is preparing to make a transaction by providing a
consensus of selected advisors or, alternatively, by providing a consensus of all available
advisors.

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